

History and Context

The Supportive Services for Veteran Families (SSVF) program employs Housing First, equity driven approaches to providing Rapid Rehousing and Homelessness Prevention services to Veterans at-risk of or experiencing literal homelessness. In 2021, SSVF grantees began providing Shallow Subsidy services, a subsidy package that allows for moderate rental support over a two-year period without requiring Veterans to recertify their income during the time they receive the subsidy. This new service reemphasizes – coupled with the COVID-19 pandemic and the need to support sustainable housing solutions across SSVF generally – the need for grantees to be proactive in identifying services that help Veterans increase their income, whenever possible.

The SSVF program's goal is to facilitate sustainable permanent housing situations. Grounded in a Housing First approach, SSVF does not screen Veterans out of services or housing due to sobriety issues, past criminal histories, credit issues, or lack of income. However, a core feature of the SSVF program includes services and connections that will result in increased household financial stability, which then supports sustainable permanent housing solutions. SSVF grantees must be proactive and creative in supporting income growth by making meaningful connections with income-related supports that meet the unique needs, barriers, and goals of the Veterans being served.

SSVF recognizes that due to historical and systemic racism, significant disparities exist for Black, Indigenous and People of Color (BIPOC) and LGBTQ populations, who tend to have more challenges in accessing gainful employment income. This may also be true for other groups across age, gender, criminal background and family composition lines. Grantees, along with their system partners, should adjust program design and individual case planning to account for potential disparities and to ensure SSVF's flexible, Veteran-centered service package meets the unique needs of each Veteran household. For example, grantee or local data may show that BIPOC and LGBTQ Veterans are taking, on average, more time to secure gainful or adequate employment, thus leading to the need for longer or deeper lengths of SSVF housing assistance before program exit or a transition to the SSVF Shallow Subsidy service.

The following is a brief overview of available employment and income supports for grantees to consider, along with suggested processes that can help grantees identify opportunities for new income and employment partnerships.

SSVF Program Income and Employment Support Review

Step 1: Brief Self-Assessment of Current Income Navigation Efforts

Use the questions below to quickly gauge your program's current capacity for income navigation.

Considerations for Income Service Delivery	Yes	No	Notes
1. Do you have anyone on staff who is focused on income?			
2. Do you know who provides income services (Veteran specific and general population) in your community?			
3. Do you collaborate directly with income service providers?			
4. Has your organization reviewed client level data to identify certain populations/subpopulations (e.g., race/ethnicity, sexual orientation, or gender identity) who may have a harder time gaining income? Are there opportunities to adjust service design to overcome inequities?			
5. Does your local CoC have an employment/income committee or coordinated effort? If so, are you involved in that effort?			
6. Is income maximization integrated into your service delivery model?			
7. Aside from assessing income for SSVF eligibility, do you incorporate income discussions as part of the housing plan with participants?			
8. Do you have a clear process for making income-related referrals?			

9. Can you identify the barriers to increasing income that your clients face?			
10. Does your community have a spectrum of income and employment interventions? If so, can you identify them?			
11. Do you know who provides employment services in your community?			
12. Do you have relationships or collaborate directly with employment and training service providers?			

If your answers were mostly “yes,” Congratulations! You have a solid foundation to help Veterans navigate the income landscape. As you continue through the remaining steps, look to identify gaps in your current processes, systems, and partnerships.

If your answers were mostly “no,” you will need to prioritize reviewing and building up the income supports and partnerships your program utilizes. Review the additional steps below to (continue to) build knowledge, skills, and capacity.

Step 2: Review the Income Resources Chart

The Income Resources Chart below provides an overview of the most common programs and services available; however, not all resources are available in all communities. The chart divides the resources into two main categories: Benefits and Employment. Within each category, the resources are further divided by the target (eligible) population for that resource, including:

- Mainstream resources that are available to the general population, but may have eligibility requirements (e.g., income limits).
- Veteran programs or services, or specific components of those programs that are reserved for use by Veterans only.
- There are many mainstream programs that offer priority for services or additional benefits for Veterans. In these cases, the general program is listed as a mainstream resource with the Veteran only component listed as a Veteran resource.
- Special population resources are reserved for individuals from a specific subset of the population (e.g., individuals with disabilities, parenting, history of incarceration, etc.)

The chart includes only benefits that directly impact income. Many Veterans will also qualify for non-cash benefits such as SNAP benefits, transportation support, health care support, etc. Your program should ensure Veterans are also accessing these benefits. Due to space considerations, the chart contains acronyms and abbreviations. Please refer to the attached Income Support Glossary for the full name and a brief description of each project or service. It is important to note that for many Veterans, the key to maximizing income requires a combination of both benefits and employment.

Step 3: Identify Local Resources/Partners

Using the chart as a guide, identify local sources for the resources listed. Prioritize your efforts based on the areas of greatest need identified in Step 1. For example, if you have a good process for connecting clients to SOAR but few employment partners, focus your efforts on finding those employment connections first. Include organization name, contact person and phone/email for that contact person. Successful service strategies might include both generic knowledge of a given resource and SSVF grantees building relationships with those providers that allow for efficient connections for Veterans. If you discover other relevant local, state, or regional resources add them to the chart in the appropriate category.

Income Resources Chart

Income (Benefits)				
Type	Mainstream	Veteran	Special Population	Local Resources and Contacts
Needs-based (financial)	<ul style="list-style-type: none"> SSI (SOAR) 	<ul style="list-style-type: none"> VA Pension (VSO) 	<ul style="list-style-type: none"> Child Tax Credit TANF 	
Status-based	<ul style="list-style-type: none"> SSDI (SOAR) 	<ul style="list-style-type: none"> VA Compensation (VSO) 		

Employment				
Type	Mainstream	Veteran	Special Population	Local Resources and Contacts
Employment Services (light touch)	<ul style="list-style-type: none"> AJC Web Search Engines 	<ul style="list-style-type: none"> AJC – priority of service CWT VR&E (Rapid) 	<ul style="list-style-type: none"> Career Onestop Reentry 	
Competitive Employment (services + case management)		<ul style="list-style-type: none"> HVRP JVSG HVCES (CEC) 	<ul style="list-style-type: none"> IVTP HFVVWF VR** 	
Supported* Employment	<ul style="list-style-type: none"> IPS 	<ul style="list-style-type: none"> CWT (SE and CBES) 	<ul style="list-style-type: none"> VR 	
Subsidized Employment		<ul style="list-style-type: none"> CWT (TW) 		
Education/ Training	<ul style="list-style-type: none"> WIOA Google's Applied Digital Skills Grow with Google Coursera LearnFree.org 	<ul style="list-style-type: none"> GI Bill VRRAP IVMF VR&E (Long-term) 	<ul style="list-style-type: none"> SNAP E&T Grow with Google reentry program VR 	
OJT and Apprenticeships	<ul style="list-style-type: none"> AJC Apprenticeships.gov 	<ul style="list-style-type: none"> HVRP SCSEP 	<ul style="list-style-type: none"> SCSEP (vet preference) Job Corps/ JC Scholars 	
Employer Partnerships/ Connections	<ul style="list-style-type: none"> Chamber of Commerce Workforce Development Board ERGs 	<ul style="list-style-type: none"> Hiring our Heroes (Chamber) ERGs 	<ul style="list-style-type: none"> ERGs 	

*Note: Supported Employment is a type of competitive employment w/case management.

**VR, CWT, and VR&E provide a variety of services – not all of which are depicted in the table.

Step 4: Review Existing Resources for SSVF Grantees

While there are many resources focused on income maximization for Veterans experiencing or at-risk of homelessness, the following resources were developed specifically for SSVF grantees. SSVF grantees are strongly encouraged to be proactive in supporting staff in accessing available training and guidance related to SSVF practices, including income maximization strategies.

- [SSVF SOAR Integration Toolkit](#)
- [Housing Skills Practice Center Income Maximization Curriculum](#)
- [RRH Income Maximization Program and Community Assessment](#)
- [RRHI Income Maximization Resources](#)

GLOSSARY OF TERMS (Acronym)

AJC	American Job Center : Also known as the public workforce system, AJCs provide employment-related services at nearly 2,500 locations nationwide.
CBES	Community Based Employment Services : One of the treatment models of Compensated Work Therapy, or CWT (see below), for Veterans with low clinical need.
CEC	Community Employment Coordinators : Embedded in the VAMCs as part of the VHA homeless program teams they connect Veterans to community employment resources and employers through Homeless Veterans Community Employment Services or HVCES.
CWT	Compensated Work Therapy : CWT is a clinical, vocational, rehabilitation program that helps veterans with barriers secure and maintain competitive employment. CWT services are offered at every VA medical center, although the specific models and services available vary by location.
ERG	Employee Resource Groups: Also known as Affinity Groups, ERGs are voluntary, employee-led groups formed around common interests, experiences, or demographic characteristics.
HFVWWF	Homeless Female Veterans' and Veterans' with Families: HFVWWF is a model of Homeless Veterans' Reintegration Program, or HVRP, where 100 percent of clients must be either female, or a veteran with a family.
HVCES	Homeless Veterans Community Employment Services : Embedded in the homeless program office at the VA medical center, HVCES is staffed by Community Employment Coordinators or CECs (see above), who provide a range of site-specific employment services.
HVRP	The Homeless Veterans' Reintegration Program : A competitive grant administered by DOL-VETS, HVRP provides services to help veteran reintegrate into meaningful employment.
IPS	Individual Placement and Support : IPS is an evidence-based model of supported employment for individuals with serious mental illness.
IVMF	Institute for Veterans & Military Families : The IVMF at Syracuse University is an academic institute that provides a range of career training and entrepreneurship programs for service members, veterans, and their families.
IVTP	Incarcerated Veterans' Transition Program: IVTP is a model of HVRP where 100 percent of clients must be either transitioning or recently released from incarceration.
JVSG	Jobs for Veterans State Grant Program : A formula grant funded by DOL-VETS that provides federal funding to state workforce agencies to hire staff (DVOPs and LVERs) dedicated to working with veterans at the AJCs
OJT	On-The-Job Training: OJT is both a workforce development strategy and a specific federal program funded by the Workforce Innovation and Opportunity Act. As a strategy, OJT allows workers to learn new skills while working and getting paid.
SCSEP	Senior Community Service Employment Program : Funded by DOL, SCSEP is a community service and work-based job training program for unemployed, low-income Americans aged 55 or older. Offers priority of service to veterans and qualified spouses.

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SE	Supported Employment a vocational rehabilitation approach that emphasizes placing individuals with disabilities in competitive work. SE, specifically IPS, is also one of the CWT treatment models available at all VAMCs.
SNAP E&T	Supplemental Nutrition Assistance Program, Employment and Training : SNAP is a national program that supports eligible households to gain skills, access training, and find work to move toward self-sufficiency. SNAP E&T services and providers vary widely from state to state.
SOAR	SSI/SSDI Outreach, Access, and Recovery : SOAR is a national program funded by SAMHSA to increase access to Social Security Administration disability benefits program for eligible adults who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.
SSI	Supplemental Security Income : SSI is a federal, needs-based program that provides cash to individuals who are aged, blind, or disabled to help meet basic needs (food, clothing, and shelter).
SSDI	Social Security Disability Insurance : SSDI is a federal insurance program that workers pay into through Social Security taxes. Benefits are based on past earnings.
TANF	Temporary Assistance for Needy Families : provides grant funds to states and territories to provide families with financial assistance and related support services.
TW	Transitional Work: Time-limited, subsidized work experiences that help individuals develop skills and experience to overcome significant barriers to employment. TW is also one of the CWT treatment models available at all VAMCs.
VR	Vocational Rehabilitation : VR assists individuals with physical or mental disabilities that are significant barriers to employment to prepare for, obtain, and maintain a job. Funded by the U.S. Department of Education, VR is administered at the state level , integrated into the public workforce, and often accessed through the AJC.
VR&E	Veteran Readiness & Employment : Also known as Chapter 31, VR & E helps veterans with service-connected disabilities prepare for, obtain, and maintain meaningful employment and independence. Veterans create an individualized plan within one of five service tracks .
VRRAP	Veteran Rapid Retraining Assistance Program : offers education and training at partner educational institutions in high-demand jobs for veterans who are unemployed because of the COVID-19 pandemic.
VSO	Veteran Service Officer : accredited by the VA, VSOs help veterans, service members, dependents and survivors with VA benefits claims. By law, VSOs cannot charge a fee.
WDB	Workforce Development Board : As part of the public workforce system, WBDs set funding priorities for workforce development programs and oversee the American Job Centers.
WIOA	Workforce Investment Opportunity Act : Legislation designed to strengthen and improve the public workforce system and get Americans into high-quality jobs. Several programs at the AJCs are funded through WIOA

Additional Programs/Services:

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Apprenticeship: Apprenticeship, is an industry-driven career pathway that provides, paid work experience, on-the-job training, classroom instruction, and a nationally recognized credential.

Career Onestop Reentry: This website has the same content as the normal site but is designed for use in correctional facilities so there are no active links, no access to external websites, and no social media.

Child Tax Credit: A tax benefit to taxpayers with a qualifying child. Depending on the tax year, the credit is partially or fully refundable for those with no tax liability due to low income.

Coursera: An online platform with thousands of courses, includes hundreds that are free. Learners can take individual classes, obtain certificates, or work towards a degree.

Disability Compensation: Also known as service-connected disability, a monthly tax-free payment for veterans who were sick or injured during service. Payments are based on a disability rating.

GI Bill: The Post 9/11 GI Bill helps qualified veterans and family members pay for education and training. Benefits include up to 100% of tuition/fees, a monthly housing allowance, money for books and supplies, and the ability to transfer benefits to family members.

Goodwill Community Foundation: GFC's LearnFree.org is an online platform of tutorials, videos, and self-paced courses in topics ranging from computers, to money, to foreign languages. Everything on the platform is available at no cost.

Google's Applied Digital Skills: A free online, digital skills curriculum that offers video lessons on a range of topics from writing a resume to time management.

Grow with Google: Provides free tools and training to help individuals increase their skills, advance their careers, or grow their businesses. Includes a dedicated section for Veterans and Military Families.

Hiring our Heroes: An initiative of the U. S. Chamber of Commerce Foundation, connects service, members, spouses, and veterans to the business community through hiring events, fellowships, education, and networking.

Job Corps: Job Corps is a no-cost education and vocational training program administered by the U.S. Department of Labor that helps young people ages 16-24 improve the quality of their lives by empowering them to get great jobs and become independent.

Job Corps Scholars: A demonstration program that allows Job-Corps eligible youth to enroll in a career technical training program, at no cost, to learn in-demand job skills at accredited public colleges.

VA Pension: An income-based program for wartime Veterans who meet specific age or disability requirements.